



# RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

## **New Hampshire: The Cost of Inaction**

### **New Hampshire Families Suffer**

#### **New Hampshire insurance premiums skyrocket**

- ✓ In 1998, family health insurance purchased through an employer cost \$6,185.
- ✓ In 2006, the same family health insurance cost \$12,686.
- ✓ By 2016, the same insurance is projected to cost \$28,180, a 122 percent increase over 2006, which will consume 34.9 percent of projected New Hampshire median family income.

#### **More uninsured New Hampshirites**

- ✓ Every day, 30 New Hampshirites lose their health insurance.
- ✓ During the last two years, 279,000 New Hampshirites under age 65 went without health insurance for some time, which is 24.1 percent of the under 65 population.
- ✓ In 2007, 143,754 New Hampshirites under age 65 were uninsured for the entire year, which is 12.4 percent of the under 65 population.

#### **New Hampshirites pay higher premiums due to the uninsured**

- ✓ New Hampshire families pay a “hidden tax” of \$900 on their health insurance premiums due to the unpaid costs of care for the uninsured.

#### **Fewer choices due to consolidated market**

- ✓ The two largest health insurance companies in New Hampshire have a combined market share of 75 percent.

### **New Hampshire Businesses Suffer**

#### **Fewer New Hampshirites have health coverage at work**

- ✓ In 2002, 78 percent of New Hampshirites under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 73.7 percent of New Hampshirites had coverage through their employer.

#### **Fewer New Hampshire small businesses offer health coverage**

- ✓ In 2000, 55.6 percent of small businesses were able to offer health insurance coverage to their employees.
- ✓ In 2006, 50.7 percent of small businesses offered health benefits.

### **New Hampshire Economy Suffers**

#### **Health care spending climbs**

- ✓ In 2004, New Hampshire spent \$7 billion on health care.
- ✓ This spending level represents \$5,432 per capita, and is 13.5 percent of the Gross State Product.

#### **Lost economic output of the uninsured due to shorter lives and poorer health**

- ✓ This year, the New Hampshire economy will lose \$360 million - \$710 million due to the shorter lives and poorer health of the uninsured.